

Figure 2: Two graphs illustrating the potential for revenue from unaccommodated demand. The left graph shows a single bar representing the potential from unaccommodated demand, while the right graph shows a series of bars representing the potential from diluted demand.

Fig. 2

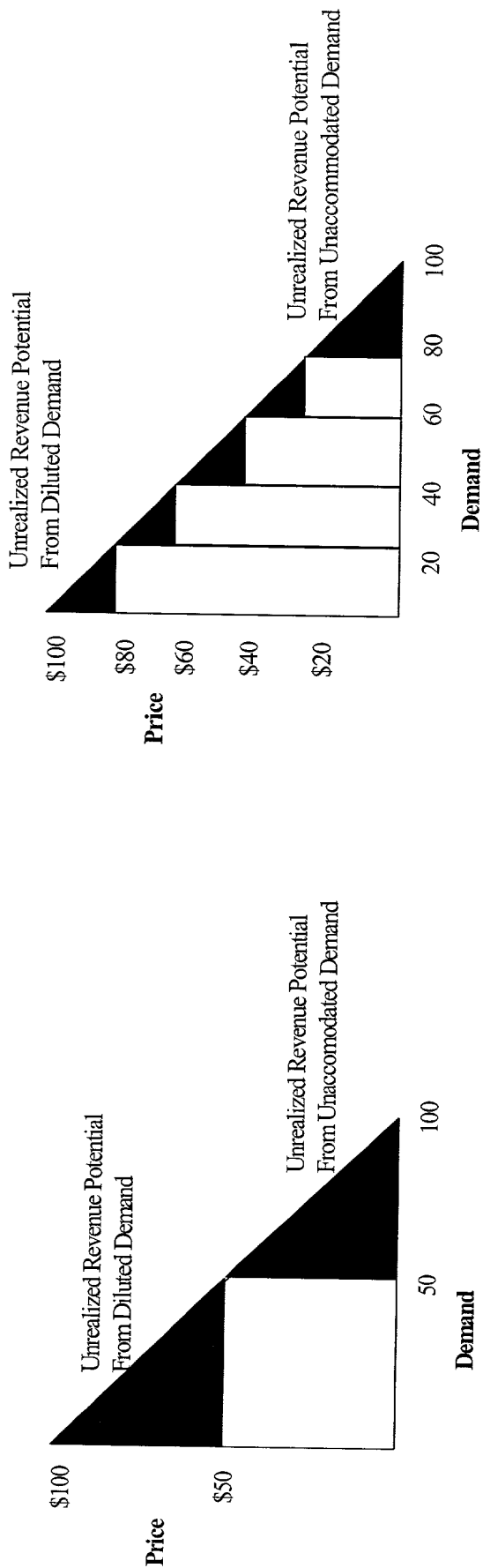


Fig. 3

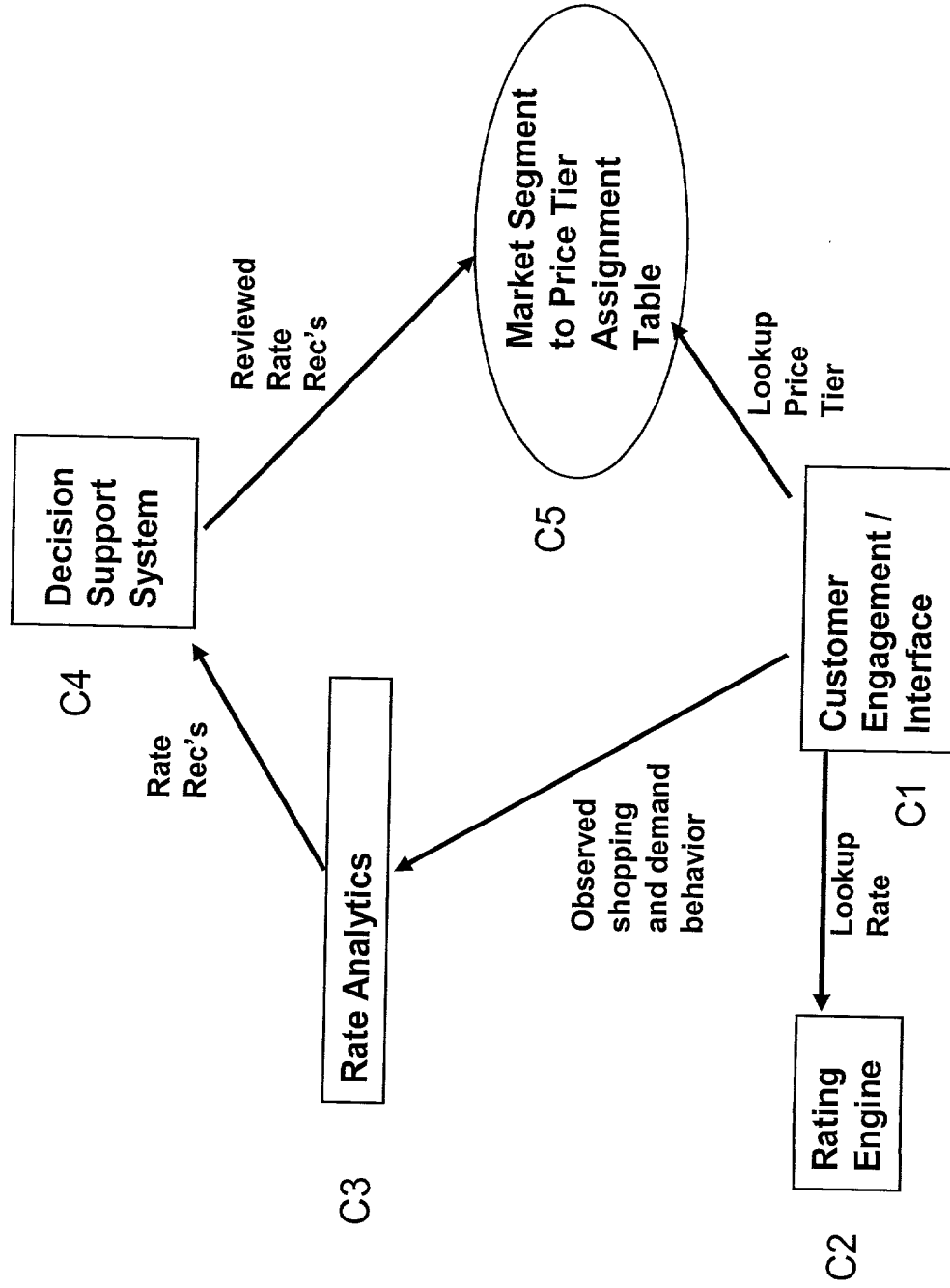


Fig. 4

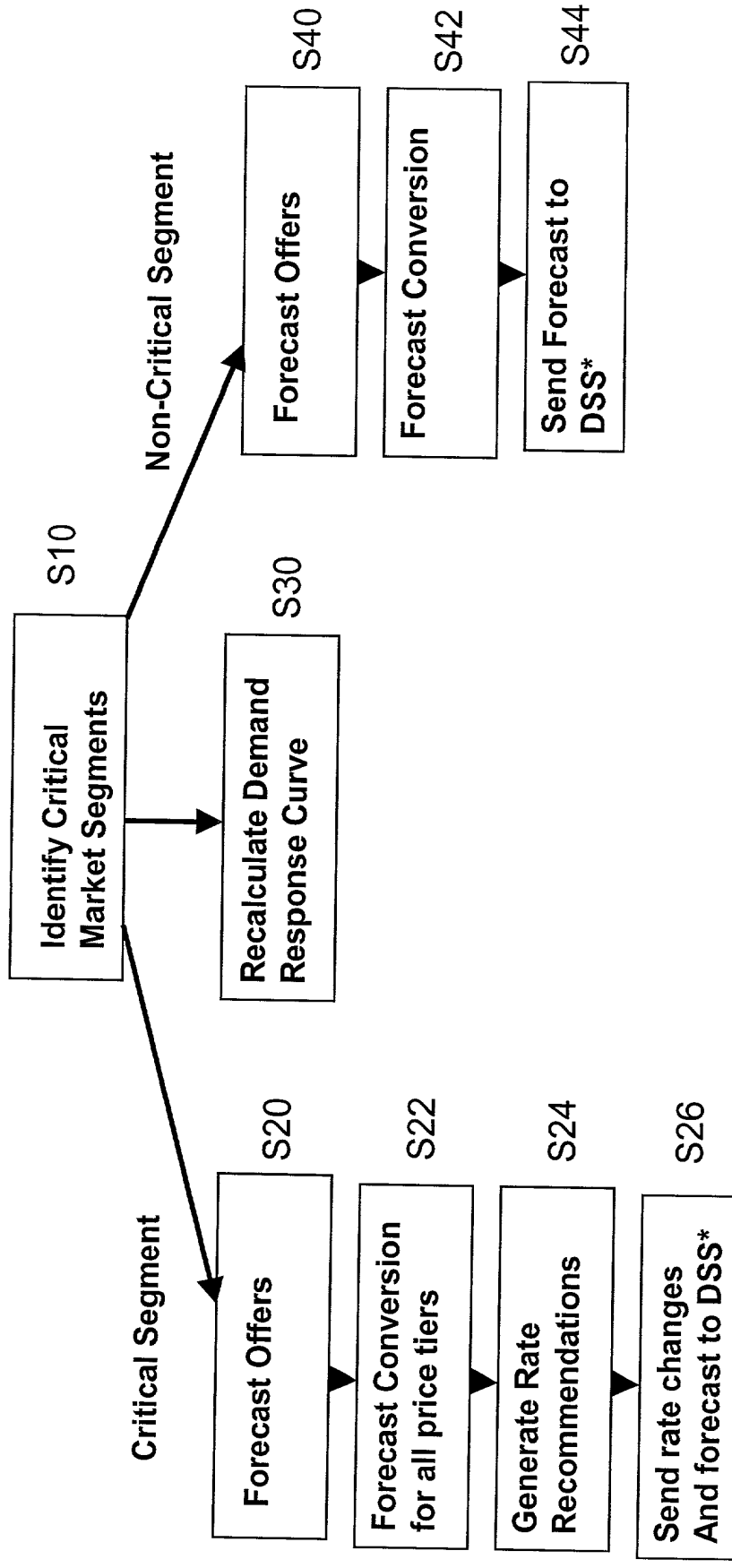


Fig. 5

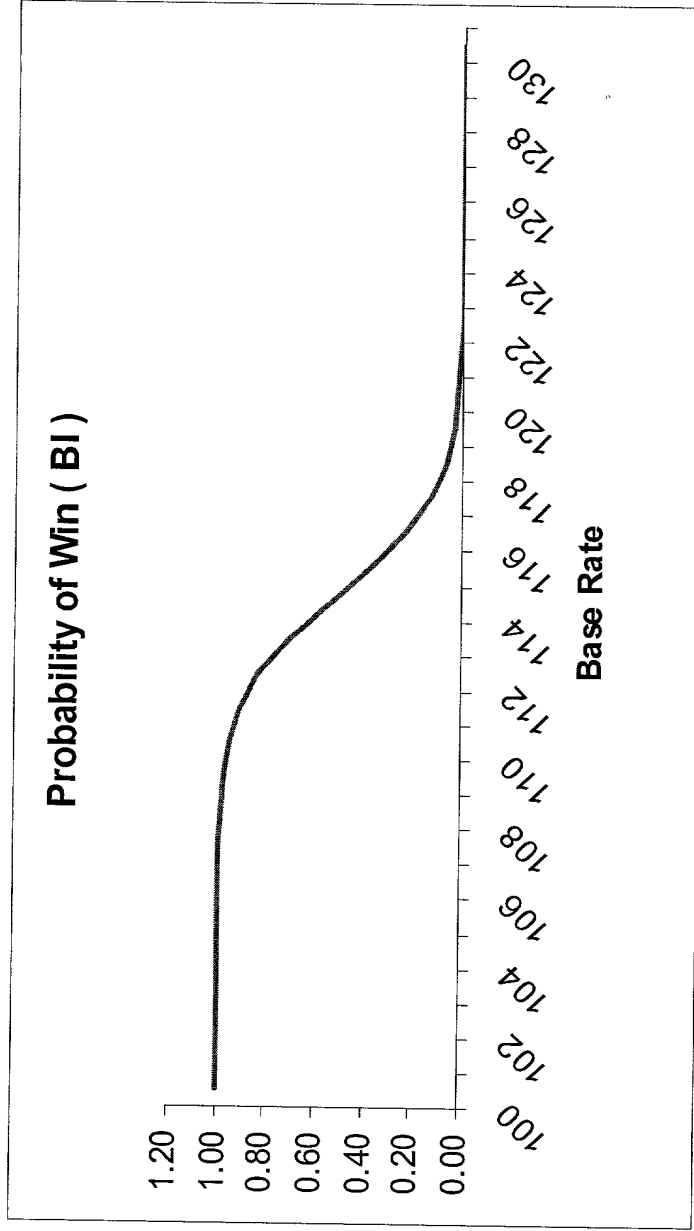


Fig. 7

Days to Expiration	Home Owner	Underwriting Tier	BI	PD	MP	UM	UMBI	UMPD	Comp	Coll	TL	RR
0-7	Y	UPP	3	3	3	3	3	3	3	3	3	3
8-21	Y	UPP	4	4	4	4	4	4	4	4	4	4
21+	Y	UPP	5	5	5	5	5	5	5	5	5	5
0-7	N	UPP	1	1	1	1	1	1	1	1	1	1
8-21	N	UPP	2	2	2	2	2	2	2	2	2	2
21+	N	UPP	3	3	3	3	3	3	3	3	3	3
0-7	Y	UP	3	3	3	3	3	3	3	3	3	3
8-21	Y	UP	4	4	4	4	4	4	4	4	4	4
21+	Y	UP	5	5	5	5	5	5	5	5	5	5
0-7	N	UP	1	1	1	1	1	1	1	1	1	1
8-21	N	UP	2	2	2	2	2	2	2	2	2	2
21+	N	UP	3	3	3	3	3	3	3	3	3	3
0-7	Y	PP	3	3	3	3	3	3	3	3	3	3
8-21	Y	PP	4	4	4	4	4	4	4	4	4	4

Save
Sent
Exit

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Fig. 8

TIER	SUBTIER	BI	PD	MP	PIP	UMBI	UMPD	CP	CL	RR	TL	
UPP	1	0.549	0.549	0.403	0.403		0.403	0.504	0.37	0.504	0.186	0.496
UPP	2	0.534	0.534	0.392	0.392		0.392	0.491	0.36	0.491	0.181	0.483
UPP	3	0.519	0.519	0.382	0.382		0.382	0.477	0.35	0.477	0.176	0.47
UPP	4	0.505	0.505	0.371	0.371		0.371	0.464	0.34	0.464	0.171	0.456
UPP	5	0.49	0.49	0.36	0.36		0.36	0.45	0.33	0.45	0.166	0.443
UPP	6	0.475	0.475	0.349	0.349		0.349	0.437	0.320	0.437	0.161	0.43
UPP	7	0.461	0.461	0.338	0.338		0.338	0.423	0.310	0.423	0.156	0.416
UP	1	0.56	0.56	0.414	0.414		0.414	0.515	0.381	0.515	0.196	0.522
UP	2	0.545	0.545	0.403	0.403		0.403	0.501	0.371	0.501	0.191	0.508
UP	3	0.53	0.53	0.392	0.392		0.392	0.488	0.360	0.488	0.186	0.494

Save

Send

Exit

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Fig. 9

Criticality by Underwriting Tier					
Underwriting Tier	Criticality	Criticality (Liab)	Target	Actual	
M	\$343	\$118	15.36%	14.66%	
SP	\$342	\$201	15.46%	15.09%	
B	\$324	\$182	14.78%	15.41%	
PP	\$305	\$95	16.93%	16.27%	
N	\$298	\$175	16.85%	12.28%	
R	\$226	\$161	15.57%	13.15%	
I	\$219	\$83	15.39%	15.23%	

Criticality by Underwriting Tier											
Days to Expiration	Home Owner	Underwriting Tier	Criticality	Current Assign	Rec Assign	Target	Actual				
0-7	Y	B	\$6	3	2	16.84%	25.96%	<input checked="" type="checkbox"/>			
8-21	Y	B	\$1	4	3	15.16%	27.00%	<input type="checkbox"/>			
21+	Y	B	\$23	5	4	7.71%	17.78%	<input type="checkbox"/>			
0-7	N	B	\$7	1	2	11.88%	6.93%	<input type="checkbox"/>			
8-21	N	B	\$8	2	3	8.17%	3.96%	<input type="checkbox"/>			
21+	N	B	\$1	3	3	18.71%	17.39%	<input type="checkbox"/>			